FORM B1 United States Ba		Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse)(Last, F	irst. Middle):					
Blackshear, Freddie M.	(4)	,,					
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE	All Other Names used by the Joint E (include married, maiden, and trade names):	Debtor in the last 6 years					
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. (if more than one, state all)? 258	No. Last four digits of Soc. Sec. No./Cor	npete EIN or other Tax I.D. No.					
Street Address of Debtor (No. & Street, City, State & Zip Code): 221 Jefferson Terrace Rochester NY 14611	Street Address of Joint Debtor (No	& Street, City, State & Zip Code):					
County of Residence or of the Principal Place of Business: <i>Monroe</i>	County of Residence or of the Principal Place of Business:						
Mailing Address of Debtor (if different from street address): SAME		different from street address):					
Location of Principal Assets of Business Debtor (If different from street address above): NOT APPLICABLE							
Information Regarding t	he Debtor (Check the Applicable	le Boxes)					
 Venue (Check any applicable box) ☑ Debtor has been domiciled or has had a residence, principal preceding the date of this petition or for a longer part of such ☐ There is a bankruptcy case concerning debtor's affiliate, general 	180 days than in any other District.	for 180 days immediately					
Type of Debtor (Check all boxes that apply)		kruptcy Code Under Which					
☑ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity ☐ Other ☐ Clearing Ba	Broker Chapter 9 Chapter	11					
Nature of Debts (Check one box) ☑ Consumer/Non-Business ☐ Business	Filing Fee (C	heck one box)					
Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined in 11 U.S.C. § 101 ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) ☐ Chapter 11 Small Business (Applicable to individuals only) ☐ Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.							
Statistical/Administrative Information (Estimates only)	ТН	IS SPACE IS FOR COURT USE ONLY					
☐ Debtor estimates that funds will be available for distribution to	unsecured creditors.						
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.							
Estimated Number of Creditors 1-15 16-49 50-99	100-199 200-999 1000-over						
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$500,000 \$1 million \$10 million	10,000,001 to \$50,000,001 to More than \$50 million \$100 million \$100 million						
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$50,000 \$1 million \$10 million	10,000,001 to \$50,000,001 to More than \$50 million \$100 million						

(
Voluntary Petition	Name of Debtor(s):	FORM B1, Page 2			
(This page must be completed and filed in every case)	Freddie M. Blackshear				
Prior Bankruptcy Case Filed Within Last 6 \		litional sheet)			
Location Where Filed:	Case Number:	Date Filed:			
NONE					
Pending Bankruptcy Case Filed by any Spouse, Partner or Aff	iliate of this Debtor (If more thar	_			
Name of Debtor:	Case Number:	Date Filed:			
NONE District:	Polotionabin:	ludge:			
DISTRICT.	Relationship:	Judge:			
Signa	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Ex	hibit A			
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed	(e.g., forms 10K and 10Q) wi Commission pursuant to Sec	required to file periodic reports th the Securities and Exchange tion 13 or 15(d) of the Securities requesting relief under Chapter 11) de a part of this petition			
under chapter 7.	Ex	hibit B			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	whose debts ar	ed if debtor is an individual re primarily consumer debts)			
X /s/ Freddie M. Blackshear Signature of Debtor	I, the attorney for the petitioner name that I have informed the petitioner that				
Signature of Debtor	chapter 7, 11, 12, or 13 of title 11, U				
Signature of Joint Debtor	explained the relief available under e				
	X /s/ Peter D. Grubea Signature of Attorney for Debtor(s)	Date			
Telephone Number (If not represented by attorney)	Signature of Attorney for Debion(s)	Date			
Date		hibit C			
Cimpatives of Attorney	Does the debtor own or have possor or is alleged to pose a threat of imr				
Signature of Attorney	public health and safety?				
X /s/ Peter D. Grubea Signature of Attorney for Debtor(s)	Yes, and exhibit C is attached and made a part of this petition. No				
	Signature of Non-At	torney Petition Preparer			
Peter D. Grubea Printed Name of Attorney for Debtor(s)	I certify that I am a bankruptcy petition				
Law Office of Peter D. Grubea Firm Name	§ 110, that I prepared this document provided the debtor with a copy of this				
482 Delaware Ave.					
Address	Printed Name of Bankruptcy Petition Prep	parer			
	Social Security Number				
Buffalo NY 14202	·				
	Address				
(716) 853-1366 Telephone Number Date					
0	1				
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Names and Social Security numl prepared or assisted in preparing				
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
X		d this document, attach additional riate official form for each person.			
Signature of Authorized Individual	X				
Printed Name of Authorized Individual	Signature of Bankruptcy Petition Prepare				
Title of Authorized Individual	Date				
Date	A bankruptcy petition preparer's failu of title 11 and the Federal Rules of B				

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re Freddie M. Bi	lackshear	Case No. Chapter 7	
	/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

				AMOUN	ITS SCHEDULED	
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	L	LIABILITIES	 OTHER
A-Real Property	Yes	1	\$ 58,000.00			
B-Personal Property	Yes	3	\$ 5,557.00			
C-Property Claimed as Exempt	Yes	1				
D-Creditors Holding Secured Claims	Yes	1		\$	46,942.00	
E-Creditors Holding Unsecured Priority Claims	Yes	1		\$	0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$	28,486.25	
G-Executory Contracts and Unexpired Leases	Yes	1				
H-Codebtors	Yes	1				
I-Current Income of Individual Debtor(s)	Yes	1				\$ 1,840.92
J-Current Expenditures of Individual Debtor(s)	Yes	1				\$ 1,872.00
Total Number of Sheets in All Schedules ►		14				
		Total Assets ►	\$ 63,557.00			
			Total Liabilities ►	\$	75,428.25	

In re Freddie M. Blackshear	/ Debtor	Case No.	
		_	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of						
correct to the best of my knowledge, information and belief.						
Date: Signature	/s/ Freddie M. Blackshear					
	Freddie M Blackshear					

No continuation sheets attached

n re Freddie M.	Blackshear	/ Debtor	Case No	
		-	·	/if known

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	HusbandI WifeV Joint Community(Deducting any Secured Claim or	Amount of Secured Claim		
221 Jefferson Terrace, Rochester NY 14611			\$ 58,000.00	\$ 41,942.00		
No continuation sheets attached	ТО	TAL \$	58,000.00			

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(Report also on Summary of Schedules.)

/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o n e		ifeW intJ	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on Hand Location: In debtor's possession		\$ 20.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		HSBC Checking Account Location: In debtor's possession		\$ 0.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		(2) TV's, (1) VCR, Radio, Refrigerato, Stove, Washer & Dryer Location: In debtor's possession		\$ 800.00
		Couch, (2) Chairs, End/Coffee tables, (2) Lamps, Entertainment center, Dining Room table & chairs, China cabinet, Kitchen pots, pans & dishes, Microwave, (3) Bedroom sets Location: In debtor's possession		\$ 2,500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing Location: In debtor's possession		\$ 200.00
7. Furs and jewelry.		Misc. Jewelry Location: In debtor's possession		\$ 40.00
Firearms and sports, photographic, and other hobby equipment.	X			

Page <u>1</u> of <u>3</u> Case 2-05-25489-JCN, Doc 1, Filed 10/04/05, Entered 10/04/05 16:54:13, Description: Main Document, Page 6 of 27

/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)			
Type of Property	N	Description and Location of Property			Current Market Value of Debtor's Interest,
	o n e		Husband- Wife- Joint- Community-	-W J	in Property Without Deducting any Secured Claim or Exemption
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance provided by employer Location: In debtor's possession			\$ 1.00
10. Annuities. Itemize and name each issuer.	X				
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension Plan through Rochester Psych. Center Location: In debtor's possession			\$ 1.00
Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
15. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
21. Patents, copyrights, and other intellectual property. Give particulars.	X				
Licenses, franchises, and other general intangibles. Give particulars.	X				
23. Automobiles, trucks, trailers and other vehicles.		1994 GMC Jimmy (joint with ex-boyfriend who drives and pays for vehicle) Location: In debtor's possession			\$ 1,240.00

/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Sneet)			
Type of Property	N	Description and Location of Property			Current Market Value of Debtor's Interest,
			Husband- Wife- Joint- Community-	-W J	in Property Without Deducting any Secured Claim or Exemption
		1994 Oldsmobile Cutlass w/ 137,800 miles Location: In debtor's possession			\$ 650.00
24. Boats, motors, and accessories.	X				
25. Aircraft and accessories.	X				
26. Office equipment, furnishings, and supplies.	X				
27. Machinery, fixtures, equipment and supplies used in business.	X				
28. Inventory.	X				
29. Animals.	X				
30. Crops - growing or harvested. Give particulars.	X				
31. Farming equipment and implements.	X				
32. Farm supplies, chemicals, and feed.	X				
Other personal property of any kind not already listed. Itemize.		Misc. Hand tools & Lawnmower Location: In debtor's possession			\$ 105.00

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SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

🛮 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
N.Y. Civ. Prac. Law and Rules §5206(a)	\$ 50,000.00	\$ 58,000.00
N.Y. Civ. Prac. Law and Rules §5205(a)(5)	\$ 2,500.00	\$ 2,500.00
N.Y. Civ. Prac. Law and Rules §5205(a)	\$ 200.00	\$ 200.00
N.Y. Debtor and Creditor Law §282(2)(e)	Entire	\$ 1.00
N.Y. Debtor and Creditor Law §282(1)	\$ 650.00	\$ 650.00
	Providing each Exemption N.Y. Civ. Prac. Law and Rules §5206(a) N.Y. Civ. Prac. Law and Rules §5205(a)(5) N.Y. Civ. Prac. Law and Rules §5205(a) N.Y. Debtor and Creditor Law §282(2)(e)	Providing each Exemption N.Y. Civ. Prac. Law and Rules \$ 50,000.00 \$5206(a) N.Y. Civ. Prac. Law and Rules \$ 2,500.00 \$5205(a)(5) N.Y. Civ. Prac. Law and Rules \$ 200.00 \$5205(a) N.Y. Civ. Prac. Law and Rules \$ 200.00 \$5205(a) Entire \$282(2)(e)

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Case No.	

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	9 .						
Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity	C o n t i n g e n t	Unli quidated	u	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: Creditor # : 1 ESL Federal Credit Union 100 Kings Hwy S., Suite 1200 Rochester NY 14617	X	Purchase Money Security 1994 GMC Jimmy Value: \$ 1,240.00				\$ 5,000.00	\$ 3,760.00
Account No: 9482 Creditor # : 2 Washington Mutual P.O. Box 78347 Phoenix AZ 85062		Mortgage 221 Jefferson Terrace, Rochester NY 14611 Value: \$ 58,000.00				\$ 41,942.00	\$ 0.00
Account No:		Value:					
Account No:		Value:					

No continuation sheets attached

Subtotal \$
(Total of this page)

Total \$
(Use only on last page. Report total also on Summary of Schedules)

_{n re} Freddie M. Blackshe	ar	shea	lacks	Bl	М.	die	Fred	r۵	n
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Case No.	
Case No.	

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

the b	Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in pox labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
П	Deposits by individuals
—	Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance or Support

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

n	re	Freddie	M.	Blackshear
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SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. HHusband WWife JJoint CCommunity	C o n t i n g e n t	U nli quid at ed	D i s p u t e d	Amount of Claim
Account No: 9118 Creditor # : 1 Action Card P.O. Box 790211 St. Louis MO 63179		2003-05 Credit Card Purchases				\$ 241.00
Account No: 6119 Creditor # : 2 Beneficial P.O. Box 17574 Baltimore MD 21297-1574		Personal Loan				\$ 7,718.75
Account No: 7875 Creditor # : 3 Capital One P.O. Box 70884 Charlotte NC 28272		1998-05 Credit Card Purchases				\$ 2,335.41
Account No: 7875 Representing: Capital One		Associated Recovery Systems P.O. Box 469047 Escondido CA 92046				
2 continuation sheets attached		(Percet total also on S	Subt (Total of t		age)	10,295.16

(Report total also on Summary of Schedules)

n	re	Freddie	M.	Blackshear
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Case No.	

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code Account No: 1173	C o d e b t o r	H W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community 1998-05	C o n t i n g e n t	U n l i q u i d a t e d	i s	Amount of Claim \$ 1,994.49
Creditor # : 4 Capital One P.O. Box 70884 Charlotte NC 28272			Credit Card Purchases				
Account No: 1173							
Representing: Capital One			Mel S. Harris & Associates 116 John St., Suite 1510 New York NY 10038				
Account No: 3195			2002-05				\$ 464.79
Creditor # : 5 Capital One P.O. Box 70884 Charlotte NC 28272			Credit Card Purchases				
Account No: 1266			1997-05				\$ 2,260.34
Creditor # : 6 Capital One (K-Mart) P.O. Box 85147 Richmond VA 23285			Credit Card Purchases				
Account No: 1266							
Representing: Capital One (K-Mart)			Gerald E. Moore & Assoc. P.O. Box 724087 Atlanta GA 31139				
Account No: 9135							\$ 300.00
Creditor # : 7 Chase Bank 36 Genesee St. Rochester NY 14611			Credit Card Purchases				
Sheet No. 1 of 2 continuation sheets attac	ched	to So	chedule of	Subi	ota	1\$	5,019.62
Creditors Holding Unsecured Nonpriority Claims			(To		Tota	al\$,

n	re	Freddie	M.	Blackshear
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SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o	H W	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife	C o n t i n g e n	n i q u i d a	i s p u t e d	Amount of Claim
	r	J	loint Community	t	١.		
Account No: 6971			1996-05				\$ 4,084.85
Creditor # : 8 Citi Cards P.O. Box 183062 Columbus OH 43218			Credit Card Purchases				
Account No: 0129							\$ 5,503.72
Creditor # : 9 Citifinancial P.O. Box 8020 South Hackensack NJ 07606			Personal Loan				
Account No: 2328		-	1998-05				\$ 2,196.57
Creditor # : 10 Household Credit Services P.O. Box 17051 Baltimore MD 21297			Credit Card Purchases				
Account No: 6609			2005				\$ 49.42
Creditor # : 11 Lowe's P.O. Box 103065 Roswell GA 30076			Credit Card Purchases				
Account No: 7823							\$ 1.00
Creditor # : 12 Shreiber & Associates, P.C. 65 Flagship Dr., Suite A North Andover Ma 01845			Miscellaneous Debt				·
Account No: 2124			2000-05				\$ 1,335.91
Creditor # : 13 Wal-Mart Stores Inc. P.O. Box 960023 Orlando FL 32896			Credit Card Purchases				
Sheet No. 2 of 2 continuation sheets atta	ched	to So		Sub			13,171.47
Creditors Holding Unsecured Nonpriority Claims			(To		Tot	al\$	28,486.25

/	De	bto
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(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

n re	Freddie	M.	Blackshear
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/ Debto

Case No.	
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SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Name and Address of Codebtor	Name and Address of Creditor
Leroy Thompson Jr.	ESL Federal Credit Union 100 Kings Hwy S., Suite 1200 Rochester NY 14617

In re	Freddie	М.	Blackshear
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/ Debtor

Case No.	

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: Single	RELATIONSHIP		AGE		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Housekeeping Supervisor				
Name of Employer	Rochester Psychiatric Center				
How Long Employed	28 years				
Address of Employer	N/A				
	Rochester NY 00000				
Income: (Estimate of average	e monthly income)		DEBTOR		SPOUSE
Current Monthly gross wages Estimated Monthly Overtime SUBTOTAL	s, salary, and commissions (pro rate if not paid monthly)	\$\$\$	3,133.31 636.97 3,770.28	\$ \$	0.00 0.00 0.00
SUBTOTAL OF PAYROLL D	Pension Loan Charity Deferred Comp DEDUCTIONS	9999999	1,055.54 371.61 41.79 435.89 2.44 22.09 1,929.36	<i> </i>	0.00 0.00 0.00 0.00 0.00 0.00
Income from Real Property Interest and dividends Alimony, maintenance or sup of dependents listed above. Social Security or other gove Specify: Pension or retirement incom Other monthly income Specify: TOTAL MONTHLY INC	on of business or profession or farm (attach detailed statement) oport payments payable to the debtor for the debtor's use or that unment assistance	\$ \$\$\$\$ \$\$	0.00 0.00 0.00 0.00 0.00 0.00 0.00 1,840.92	6 66 66 66 66 66 66 66 66 66 66 66 66 6	0.00 0.00 0.00 0.00 0.00 0.00
	TAL COMBINED MONTHLY INCOME \$ 1,840.92 port also on Summary of Schedules)		hin the constallation the fi		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

n re Freddie M. Blackshear	/ Debtor	Case No.	
			(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

"Spouse."	
Rent or home mortgage payment (include lot rented for mobile home)	\$ 581.00
Are real estate taxes included? Yes 🛛 No 🗌	•
Is property insurance included? Yes 🛛 No 🗌	1
Utilities: Electricity and heating fuel	\$ 158.00
Water and sewer	\$ 32.00
Telephone	\$ 49.00
Other Cable	\$ 42.00
Other	\$ 0.00
Other	\$ 0.00
Home maintenance (Repairs and upkeep)	\$ 40.00
Food	\$ 350.00
Clothing	\$ 25.00
Laundry and dry cleaning	\$ 25.00
Medical and dental expenses	\$ 40.00
Transportation (not including car payments)	\$ 235.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 75.00
Charitable contributions	\$ 50.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 0.00
Life	\$ 0.00
Health	\$ 0.00
Auto	\$ 130.00
Other	\$ 0.00
Other	\$ 0.00
Other	\$ 0.00
Taxes (not deducted from wages or included in home mortgage)	1
Specify:	\$ 0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)	•
Auto	\$ 0.00
Other:	\$ 0.00
Other:	\$ 0.00
Other:	\$ 0.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other: Misc. & personal care expenses	\$ 40.00
Other:	\$ 0.00
Other:	\$ 0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 1,872.00

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

n re Freddie M. Blackshear	Case No. Chapter 7
	/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Year to date:\$32,047.00 Last Year:\$42,510.00 Year before:\$37,288.00 Employment Income

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Year to date:\$0.00 Last Year:\$14,001.00 Pension distribution

Year before:\$0.00

QUESTION 2 CONTINUED ...

AMOUNT SOURCE

Year to date:\$0.00 Last Year:\$1,000.00 Lottery winnings

Year before: \$0.00

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF AMOUNT
NAME AND ADDRESS OF CREDITOR

PAYMENTS

AMOUNT PAID

STILL OWING

Creditor:Washington Mutual

Address:

STILL OWING

\$41,942.00

mortgage

month

payments

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

⋈ NONE

4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP DATE

TO DEBTOR, IF ANY OF GIFT DESCRIPTION AND VALUE OF GIFT

Name: Church offerings

Annually

Description: Monetary gift

Value:\$600.00

8. Losses.

Addresss:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

> DATE OF PAYMENT. AMOUNT OF MONEY OR

NAME AND ADDRESS OF PAYEE NAME OF PAYOR IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Peter D. Grubea

Date of Payment:

\$290.00

Address:

Payor: Freddie M. Blackshear

482 Delaware Ave. Buffalo, NY 14202

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

Form 7 (12/03) West Group, Rochester, NY 14. Property held for another person. List all property owned by another person that the debtor holds or controls. NONE 15. Prior address of debtor. If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. NONE 16. Spouses and Former Spouses If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state. NONE 17. Environmental Information For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulations the cleanup of these substances, wastes, or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites. "Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under and Environmental Law: a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law: NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate

to which the notice was sent and the date of the notice.

the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

NONE

Form 7 (12/03) West Group, Rochester, NY

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencment of this case.

⊠ NONE					
b. Identify any business listed in response	e to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.				
NONE					
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR					
I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.					
Date	Signature /s/ Freddie M. Blackshear Freddie M. Blackshear				
Date	Signature				

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re Freddie M. Blackshear		Case No. Chapter 7		
	/ Debtor			
CHAPTER 7 INI	DIVIDUAL DEBTOR'S STATEMENT (OF INTENTIO	N	
I have filed a schedule of assets and liabilities w	which includes consumer debts secured by property o	f the estate.		
I intend to do the following with respect to the p Property to Be Surrendered.	property of the estate which secures those consumer o	debts:		
Description of Property	Creditor's Name			
None				
b. Property to Be Retained.		[Check any ap	plicable stateme	ent.]
Description of Property	Creditor's Name	Property is claimed as exempt		Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1994 GMC Jimmy 221 Jefferson Terrace, Rochester NY 14611	ESL Federal Credit Union Washington Mutual	х		x x
	Signature of Debtor(s)			
Date:	Debtor: /s/ Freddie M. Blackshear			
Date:	Joint Debtor:			

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

In re Freddie M. Blackshear		Case No. Chapter 7			
	Attorney for Debtor: Peter D. Grubea	/ Debtor			
	STATEMENT PURSUA	ANT TO RULE 2016(B)			
Th	e undersigned, pursuant to Rule 2016(b), Bankruptcy Rule	es, states that:			
1.	The undersigned is the attorney for the debtor(s) in this of	case.			
2.	 The compensation paid or agreed to be paid by the debte a) For legal services rendered or to be rendered in cont connection with this case b) Prior to the filing of this statement, debtor(s) have c) The unpaid balance due and payable is 	templation of and in \$ paid \$	550.00 290.00 260.00		
3.	\$ 209.00 of the filing fee in this case has be	een paid.			
4.	 The Services rendered or to be rendered include the followant a) Analysis of the financial situation, and rendering advalent b) Preparation and filing of the petition, schedules, state court. c) Representation of the debtor(s) at the meeting of credent 	ice and assistance to the debtor(s) in determent. e. ement of financial affairs and other document.	-		
5.	The source of payments made by the debtor(s) to the ur services performed, and <pre>None other</pre>	ndersigned was from earnings, wages and	compensation for		
6.	The source of payments to be made by the debtor(s) to t be from earnings, wages and compensation for services None other		aining, if any, will		
7.	The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated: None				
8.	The undersigned has not shared or agreed to share with law firm, any compensation paid or to be paid except as None		s of undersigned's		
Da	Respectfully submitt	ted,			
	X <u>/s/ Peter D. Gr</u> Attorney for Petitioner: Peter D. Grubea Law Office of P 482 Delaware Av Buffalo NY 142	eter D. Grubea re.			

ESL Federal Credit Union 100 Kings Hwy S., Suite 1200 Rochester, NY 14617

Washington Mutual P.O. Box 78347 Phoenix, AZ 85062

Action Card P.O. Box 790211 St. Louis, MO 63179

Associated Recovery Systems P.O. Box 469047 Escondido, CA 92046

Beneficial P.O. Box 17574 Baltimore, MD 21297-1574

Capital One P.O. Box 70884 Charlotte, NC 28272

Capital One (K-Mart) P.O. Box 85147 Richmond, VA 23285

Chase Bank 36 Genesee St. Rochester, NY 14611

Citi Cards P.O. Box 183062 Columbus, OH 43218

Citifinancial P.O. Box 8020 South Hackensack, NJ 07606

Gerald E. Moore & Assoc. P.O. Box 724087 Atlanta, GA 31139

Household Credit Services P.O. Box 17051 Baltimore, MD 21297

Lowe's P.O. Box 103065 Roswell, GA 30076

Mel S. Harris & Associates 116 John St., Suite 1510 New York, NY 10038

Shreiber & Associates, P.C. 65 Flagship Dr., Suite A North Andover, Ma 01845

Wal-Mart Stores Inc. P.O. Box 960023 Orlando, FL 32896

Leroy Thompson Jr.